

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re:

BOBBY EUGENE HARLOW
VICKIE LAMBERT HARLOW
Debtor(s)

Case No. 14-50882

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/13/2014.
- 2) The plan was confirmed on 11/16/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/25/2019.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,754.16.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,590.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$43,590.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,886.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,786.50

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AUTO PARTS	Unsecured	1,022.71	NA	NA	0.00	0.00
ALAN D. ROBBINS, DDS	Unsecured	476.45	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS AGE	Unsecured	1,148.62	1,104.16	1,104.16	494.00	0.00
AMERICAN INFOSOURCE LP AS AGE	Unsecured	106.10	74.82	74.82	33.47	0.00
AMERICAN INFOSOURCE LP AS AGE	Unsecured	NA	199.31	199.31	89.17	0.00
AMERICAN INFOSOURCE LP AS AGE	Unsecured	NA	101.99	101.99	45.63	0.00
AMERICAN INFOSOURCE LP AS AGE	Unsecured	NA	391.16	391.16	175.01	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	206.00	206.00	206.00	92.16	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	133.68	132.00	132.00	59.05	0.00
ATKINS AUTOMOTIVE	Unsecured	1,518.81	NA	NA	0.00	0.00
AUGUSTA MEDICAL CENTER	Unsecured	1,584.00	5,641.39	5,641.39	2,523.98	0.00
BIG L TIRE	Unsecured	415.94	NA	NA	0.00	0.00
BRADFORD EXCHANGE ONLINE	Unsecured	79.00	NA	NA	0.00	0.00
BRANCH BANKING & TRUST	Unsecured	1,396.85	NA	NA	0.00	0.00
CACH, LLC	Unsecured	772.00	772.15	772.15	345.46	0.00
CENTRAL INSURANCE	Unsecured	390.00	NA	NA	0.00	0.00
EMPI INC.	Unsecured	7.00	NA	NA	0.00	0.00
FEDERATED AUTO PARTS	Unsecured	472.09	NA	NA	0.00	0.00
FIGIS INC.	Unsecured	51.00	NA	NA	0.00	0.00
FIRST AMERICAN PAYMENT SYSTEM	Unsecured	1,733.45	NA	NA	0.00	0.00
GINNY'S	Unsecured	187.00	NA	NA	0.00	0.00
HARRISONBURG EMERGENCY PHYS	Unsecured	1,775.00	NA	NA	0.00	0.00
HARRISONBURG OB-GYN ASSOCIAT	Unsecured	116.00	NA	NA	0.00	0.00
HSBC BANK NEVADA	Unsecured	772.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	31.89	31.89	14.27	0.00
INTERNAL REVENUE SERVICE	Priority	630.96	630.96	630.96	630.96	0.00
LADCO LEASING	Unsecured	2,385.77	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	783.00	658.91	658.91	294.80	0.00
LVNV FUNDING	Unsecured	1,190.83	783.59	783.59	350.58	0.00
LVNV FUNDING	Unsecured	NA	4,006.92	4,006.92	1,792.72	0.00
MBF LEASING	Unsecured	2,885.40	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERIMAC CAPITAL	Unsecured	1,783.45	NA	NA	0.00	0.00
MERIMAC CAPITAL	Priority	NA	NA	NA	0.00	0.00
PENDLETON CO. EMS	Unsecured	1,040.00	NA	NA	0.00	0.00
PEOPLE CUSTOMER SERVICE	Unsecured	65.70	NA	NA	0.00	0.00
PEOPLE CUSTOMER SERVICE	Unsecured	65.70	NA	NA	0.00	0.00
ROBERTS HOME MEDICAL	Unsecured	480.00	NA	NA	0.00	0.00
ROCKINGHAM EYE PHYSICIANS	Unsecured	50.00	NA	NA	0.00	0.00
ROCKINGHAM MEMORIAL HOSPITAL	Unsecured	4,021.74	7,759.15	7,759.15	3,471.49	0.00
ROCKINGHAM RADIOLOGISTS	Unsecured	297.00	NA	NA	0.00	0.00
ROCKINGHAM RADIOLOGISTS	Unsecured	312.00	NA	NA	0.00	0.00
SNAP ON CREDIT	Secured	NA	550.00	550.00	550.00	0.00
SNAP ON CREDIT	Secured	NA	4,091.40	3,664.24	3,664.24	0.00
SPORTS ILLUSTRATED	Unsecured	29.95	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES, INC.	Unsecured	20,472.78	20,472.78	20,472.78	9,159.62	0.00
SPRINGLEAF FINANCIAL SERVICES, INC.	Secured	3,286.20	4,241.63	3,826.73	3,826.73	0.00
SPRINGLEAF FINANCIAL SERVICES, INC.	Secured	550.00	550.00	550.00	550.00	0.00
SUNTRUST BANK	Unsecured	1,441.29	NA	NA	0.00	0.00
THE SWISS COLONY	Unsecured	90.00	NA	NA	0.00	0.00
UVA IMAGING	Unsecured	14.97	NA	NA	0.00	0.00
UVA MEDICAL CENTER	Unsecured	303.00	282.97	282.97	126.60	0.00
UVA MEDICAL CENTER	Unsecured	35.00	NA	NA	0.00	0.00
UVA PHYSICIANS	Unsecured	303.00	NA	NA	0.00	0.00
UVA PHYSICIANS GROUP	Unsecured	35.00	423.15	423.15	189.32	0.00
VIRGINIA DEPARTMENT OF TAXATION	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK, NA	Secured	9,324.24	9,324.24	9,324.24	9,324.24	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,324.24	\$9,324.24	\$0.00
Debt Secured by Vehicle	\$4,376.73	\$4,376.73	\$0.00
All Other Secured	\$4,214.24	\$4,214.24	\$0.00
TOTAL SECURED:	\$17,915.21	\$17,915.21	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$630.96	\$630.96	\$0.00
TOTAL PRIORITY:	\$630.96	\$630.96	\$0.00
GENERAL UNSECURED PAYMENTS:	\$43,042.34	\$19,257.33	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,786.50</u>
Disbursements to Creditors	<u>\$37,803.50</u>

TOTAL DISBURSEMENTS : **\$43,590.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/21/2020

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.